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ABSTRACT

Although older persons are increasing both in number and as a proportion of the total American population, they are not taking advantage of educational opportunities. Barriers to their educational efforts include inadequate transportation, lack of money, poor health, program scheduling, and the attitude that learning is for others. Available educational, employment, and volunteer opportunities can help older adults cope with changing physiological and psychological needs, find personal satisfaction, and continue their usefulness to the community. Different emphases and methods of delivery can be used to reach older persons: mass media, correspondence courses, community outreach, educational brokering, and counseling; all of these have been used effectively. Through legislative changes, federal and state coordination, the development of new services, and greater public awareness of the needs of older adults, educational opportunities are a reality. However, formal and informal efforts must continue to be intensified. It is in the national interest that educational resources be developed and augmented to the end that lifelong learning opportunities for all citizens, regardless of previous education or training, be widely available to promote our nation's continued vitality. (CT)

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Information Series No. 170

EDUCATIONAL OPPORTUNITIES FOR OLDER PERSONS: A REVIEW

written by

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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FOREWORD

The Educational Resources Information Center on Adult, Career, and Vocational Education (ERIC/CE) is one of sixteen clearinghouses in a nationwide information system that is funded by the National Institute of Education. One of the functions of the Clearinghouse is to interpret the literature that is entered in the ERIC data base. This paper should be of particular interest to local adult and continuing education directors and teachers of adults in education and industry, particularly those involved with programs for persons over age sixty.

The profession is indebted to N. Alan Sheppard for his scholarship in the preparation of this paper. Recognition also is due Roger Hiemstra, Iowa State University; John Greico, New Jersey State Education Department; and Catharine Warmbrod, the National Center for Research in Vocational Education, for their critical review of the manuscript prior to its final revision and publication. Robert D. Bhaerman, Assistant Director for Career Education at the ERIC Clearinghouse on Adult, Career, and Vocational Education, coordinated the publication's development. Cathy Thompson assisted in the editing of the manuscript, and Millie Dunning typed the final draft.

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ABSTRACT

Although older persons are increasing both in number and as a proportion of the total American population, they are not taking advantage of educational opportunities. Barriers to their educational efforts include inadequate transportation, lack of money, poor health, program scheduling, and the attitude that learning is for others. Available educational, employment, and volunteer opportunities can help older adults cope with changing physiological and psychological needs, find personal satisfaction, and continue their usefulness to the community. Different emphases and methods of delivery can be used to reach older persons: mass media, correspondence courses, community outreach, educational brokering, and counseling; all of these have been used effectively. Through legislative changes, federal and state coordination, the development of new services, and greater public awareness of the needs of older adults, educational opportunities are a reality. However, formal and informal efforts must continue to be intensified. It is in the national interest that educational resources be developed and augmented to the end that lifelong learning opportunities for all citizens, regardless of previous education or training, be widely available to promote our nation's continued vitality. (CT)

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INTRODUCTION

Older people are the fastest growing minority in this country. Yet, simply to say that America is growing older does not convey the scope and speed of the phenomenon. Four dramatic trends about aging tell the story quite well (Sheppard, 1979).

1. *Increased Life Expectancy.* Life expectancy has increased almost ten years since 1940. In 1949, the average life expectancy at birth was about 63.6 years -- lower than Social Security's retirement age of sixty-five. Today, life expectancy is sixty-nine for men and seventy-seven for women. Three quarters of the population now reach age sixty-five; once this has been reached, they live, on the average, for another sixteen years. As we contemplate the year 2050, we are told that life expectancy will increase another three years for men and four for women. It must be remembered that biomedical advances have consistently rendered past projections of life expectancy much too low.

2. *The Coming "Senior Boom."* The post war "baby boom" will become early in the twenty-first century a "senior boom." In 1940, roughly 7 percent of the total population was sixty-five or over; today the proportion is 11 percent, more than 24 million people. By the year 2030, nearly one in five Americans -- 55 million citizens -- will be sixty-five or older. The composition of the older population is also changing. In 1950, only 30

percent of the older population were seventy plus; by the year 2000, they will comprise forty-five percent of the elderly -- more than 14 million people.

3. *Earlier Retirement.* Ironically, while people are living longer, they are retiring earlier. Thirty years ago, of the nearly one-half of all people sixty-five and over, only one man in five and only one woman in twelve were in the workforce. There is no real indication that this trend to earlier retirement will cease even given the changes taking place in mandatory retirement. Thus, we are confronted with some serious questions concerning not only the cost of providing retirement income but the quality of life for many citizens who may spend twenty years or even longer in retirement.
4. *Decrease in Active Workers.* The ratio of active workers to retired citizens will change dramatically over the future -- from six-to-one today to only three-to-one in 2030. This ratio is important because it suggests how many active workers are available to support programs for the elderly. We can estimate this ratio by comparing the number of citizens sixty-five and over to those twenty to sixty-four. This is rather crude since some persons over sixty-four are not retired and many people age twenty to sixty-four are not workers, but the historical changes in this ratio are extraordinary nonetheless. In 1940, there were nine citizens age twenty to sixty-four for every citizen sixty-five or over; today the ratio is six-to one; by 2030 it will be only three-to-one.

CHALLENGE TO EDUCATORS

Given these demographic facts, it seems reasonable for educators to examine their roles and responsibilities and to seek creative and imaginative ways to provide opportunities to meet the needs of older Americans. Aged persons in our society need all the attention they can get regardless of the motivation of the interest behind it. Historically, the elderly have had low social visibility. Americans have distinct preferences for youth with an emphasis on the future. Consequently, we often appear to be quite uncomfortable in the presence of infirmity, disability, and death.

We have been a youth-oriented society, revering those of strong body and sound health. The late Jack Benny's idea of the perennial thirty-ninth birthday is very popular. Old age is a prophecy about life which we apparently would just as soon ignore. Yet, this prophecy has been increasingly hard to ignore as the sheer number of older persons has increased their visibility.

CHARACTERISTICS OF "OLDER ADULTS"

Aging is in vogue these days. *Time*, *Newsweek* and other similar publications have paid tribute to the impact of the "gray revolution" with cover stories on the revolt of the old and the graying of America. TV specials explore the outlook and status of the aged; scholars convene seminars and workshops on aging topics; and older people themselves, such as Maggie Kuhn and the Gray Panthers, have organized to fight for their rights. Five distinct variables usually differentiate older people (Lowy, 1974):

1. Older people vary from age group to age group. Some are late middle-aged, between fifty and sixty. Others are people in their "late maturity," between sixty and seventy; and others are seventy and older.

2. Socio-economic backgrounds vary and have influence upon the way older people's needs are expressed.

3. Personalities vary and are revealed in the way older people respond to and adjust to aging.

4. Ethnic background varies and with it the subcultural values held toward aging.

5. The communities in which older people live, including rural and urban communities, have different values and resources; these differences affect the needs of older people. We also have to keep in mind that the needs of the aged today will not be the same as the needs of the aged of tomorrow. Conditions and values change in our society, and the aged themselves will reflect these changes.

Our society is still youth, work, and achievement oriented. Older persons' gains are not highly valued. Prestige is measured by a person's income, work, health, and marital status, and, since older people generally cannot compete with the young in these considered prestige areas, they face loss of status and role deprivation. Consequently, many older people respond to these conditions by withdrawing from intergenerational activity.

A review of some familiar statistics should provide a useful framework in which to consider these millions of individual men and women:

- Older Americans are the fastest growing segment of the American population.
- One in every nine Americans is over sixty-five.
- One in every seven is over sixty.
- One in every five is over fifty-five.
- From a young country, America is becoming an older country.
- Most older men (79 percent) are married.
- Most older women (53 percent) are widows. There are five and one-half times as many widows as widowers.
- Of the approximate 23 million people sixty-five and over, nearly 60 percent are women.
- Contrary to popular belief, only a small proportion of the older adult population -- about 5 percent in 1974 -- lives in institutions. (Over 80 percent of these are seventy-five and over.) The vast majority of older people are mobile and in good health. With every generation, their level of education rises.
- The annual income of older households averages $7,500. Because the typical household is now quite small, per capita income comes to $4,100.

or 95 percent of the national norm. Twenty percent of older households have incomes in excess of $10,000. Yet, it is estimated that some 3.4 million elderly persons, most of them single women, live in poverty with annual incomes of less than $3,500.

- Seventy-five percent of the men and about ninety percent of the women over sixty-five are unemployed.

Additional facts and figures will be presented in other parts of this publication. However, in looking beyond the statistics, we find that older adults represent at least as wide a variety of backgrounds, outlooks, and lifestyles as any other age group. Nonetheless, they are often stereotyped as "over-the-hill," "senile," unteachable," "untrainable," and "burned out." All too often when we get beyond the statistics, it turns out that an alarming proportion of our facts are myths, and our perceptions of the characteristics of older adults are based on stereotypes not founded on reality.

DEFINITION OF OLDER ADULTS

In this paper the terms "older adult," "older American," "older person," "aged," "elderly" and "senior citizen" are used interchangeably in reference to persons sixty-five and older. Interestingly enough, a survey by Harris (1975) has shown that approximately one in three persons sixty-five and older are indifferent to terms used to refer to them. The rest, however, expressed some strong likes and dislikes. Fifty-five percent of those who expressed a preference like "mature American," 53 percent favored "retired person," and 50 percent chose "senior citizen." The least popular terms were "old man" or "old woman," "aged person," and "golden ager." The table below provides a summary of the Harris finding of terms preferred by persons sixty-five and older.

TABLE 1: Terms Preferred by Persons Sixty-Five and Older

Public Sixty-Five and Over	Like Percent	Don't Like Percent
A mature American	55	13
A retired person	53	12
A senior citizen	50	15
An elderly person	38	30
A middle-aged person	37	25
An older American	37	28
A golden ager	27	36
An old timer	26	45
An aged person	19	50
An old man/old woman	8	67

Source: Harris (1975).

Aside from a chronological context, in this paper "older adults" refers also to those individuals who have reached retirement age and seek reemployment and/or volunteer opportunities but lack the appropriate educational, employment, and volunteer opportunities available to other population groups.

STILL A LOT TO GIVE

As numbers of adults are increasing, so are they being neglected -- in spite of current federal and state legislative efforts. Many older adults are entering into retirement without adequate planning or preparation. Considerable psychological shock may accompany this drastic change of lifestyle. After an initial feeling of relief and freedom, many older persons have difficulty adjusting to life without active work involvement -- a life which may leave them feeling unneeded and unwanted. This feeling may erode their self-image, leading to a vicious circle of depression, isolation, and dissipation of health. The declining vitality of the older adult reduces willingness and ability to reach out and search for leisure or work opportunities or both -- life-giving activity that could alleviate many of these

problems. The older person needs to be sought out, assisted, and counseled back into active involvement in his/her own life and that of the community (Sheppard, 1976).

The Harris survey (1975) clearly indicated that most of the older population of the United States have both the desire and the potential to be productive, contributing members of society. They resent being excluded from social activities, from the economic life of the community, and from the society of those other than their own peer group ("What Is It Really Like to be Old?", 1975). In short, the feeling of much of the older segment of the population is that of hurt and resentment of having been "put on the shelf."

Older Americans feel they have specific skills which no one gives them a chance to use ("Still a Lot to Give," 1975). And, as older persons are deprived of the opportunity to give, society in general is deprived of the energies and talents of many capable older persons.

OLDER ADULTS' EDUCATIONAL NEEDS

In order to realistically and relevantly understand older adults, it is important to remember that the aged do not constitute a homogeneous group. Educators must understand the diverse needs of this population group, not only their physiological needs, cultural needs, psychological needs, but their educational needs as well.

Older persons in this country face numerous problems including poor health, inadequate income, poor housing, inflation, crime, social isolation or loneliness, and a lack of transportation. At the same time, many have needs to express their creative abilities, to continue to grow, to explore new areas of knowledge and new frontiers.

The ability to cope with these problems and to continue their intellectual growth is partially a function of the previous education experience of older persons. In general,

the greater the individual's age, the less formal education received. The median number of years of school completed by persons over sixty-five in 1972 was 9.1 years (Bureau of Census, 1972). This suggests that perhaps one-half of today's older population has had no high school education whatsoever (Peterson, n.d.).

Thus, persons over age sixty-five are less well prepared by formal education to meet the challenges that face them than are their younger counterparts. Consequently, one of the needs of older adults is that of education to overcome these difficulties. This education should provide the basics that are needed as well as specific information and experiences which will help meet the challenges of growing old.

There are several categories of educational need. A most useful way of categorizing educational needs for older adults has been developed by McClusky (1971) and discussed by Miles (1977), Peterson (n.d.), and others. McClusky (1971) divided the needs of older adults into four basic types: (1) coping needs, (2) expressive needs, (3) contributive needs, and (4) influence needs. Within these four need types, according to McClusky, one would find the bulk of the programs that are conducted for older adults. It is his view that in order to respond to the challenge of the various educational needs of older adults, it is necessary for education, especially the field of adult education, to provide more and better quality programs for older adults in each of the areas of need mentioned.

COPING NEEDS

Many programs have been designed to help older adults acquire the skills and information needed to help them solve problems that threaten their very existence on a daily basis.

The goal of a number of programs has been to increase the literacy rate among older adults, i.e., teach them the basic skills and competencies of reading, writing and mathematics. As previously indicated, the level of formal schooling attained by older adults is far below the national

average for all portions of the population. In any random sample of the population, the oldest are the most poorly educated. One might expect, based on this knowledge, that older adults would be highly represented in educational activities. The evidence shows, on the contrary, that persons over fifty are underrepresented in adult educational activities and that the degree of underrepresentation increases with the advance in years (Hendrickson, 1964). It is essential, therefore, that programs should focus on providing competencies and skills in reading, writing, and computation since many older persons fit into this category and since these competencies and skills are prerequisite for development in other areas.

EXPRESSIVE NEEDS

Programs falling into this category that are offered for older adults have as their primary goal education for life enrichment, i.e., people engage in educational pursuits not for some instrumental gains, but for the sake of the activity itself.

In most people, according to Peterson (n.d.), the expressive needs are never totally met due to preoccupation with the habitual maintenance routines and the specialization of modern life. This is especially true for older adults. As stated previously, a large reservoir of unexpressed talent exists among this age group that could further enrich their lives and the lives of others.

A number of programs have been developed to meet the expressive needs of older persons. The kinds of course offerings included in this category are hobby and recreational activities, arts and crafts, esthetic appreciation, philosophy, literature, history, and politics. Educational programs in this category offer perhaps the greatest potential for growth and continued social engagement of older persons since they allow individuals to renew or continue their contact with the world of learning.

CONTRIBUTIVE NEEDS

Programs that fall into McClusky's third category -- contributive needs -- constitute another important area of educational

activities. Older persons have a need to give, to contribute something acceptable to others and the community. They have a need to be useful and wanted, to serve in some way and to help others less fortunate than themselves. The need to contribute can be translated into educational programs through inservice, leadership, and community awareness education. Educational programs that have been designed to provide insight into their role in the community, emphasize their skills, and to develop new competencies have allowed older persons to find a role meaningful both to themselves and to their community.

Programs (which are discussed later) such as the Foster Grandparent Program, SCORE (Service Corps of Retired Executives), the Retired Senior Volunteer Program (RSVP), Volunteers in Service to America (VISTA), and others have attempted to provide older adults with community service roles. These programs and others have focused on helping older adults to become successful volunteers since a majority of these persons may not have had extensive previous experience and may enter volunteerism with extreme insecurity and uneasiness.

INFLUENCE NEEDS

McClusky's fourth category -- influence needs -- represents the final broad area of educational needs. Older adults have often been victimized by the system because they have not been aware of means of exerting influence upon the political structure to protect their interests. More and more, older adults are turning to political activity (i.e., Gray Panthers, Senior Citizens Lobby, Ad Hoc Leadership Council of Aging Organizations) as a means of improving their position, but this effort has been hampered by the limited experience most older adults have in the process of government.

Educational activities have been designed to assist in the formation of older adults' groups to facilitate the expression of their desires to elected officials who can provide services or stimulate programs that would be of direct benefit to them.

Leadership development training programs have focused on important subject areas such as the electoral process, the

bureaucracy, the pressure-group system, etc. Even though these types of efforts exist, more programs are needed to help older adults bring about more effective political action on their behalf. (Note: The primary focus of this writer's discussion of McCluskey's needs was based on the elaboration by Miles, 1977, and his synopsis of their importance to adult educators.)

In summary, programs for older adults should be based on a thorough assessment model. The extent to which needs have been adequately determined will, in large measure, determine the success of educational programs for older adults. Successful program development depends on whether planners of programs recognize the kinds of needs that are prevalent among older adults and can transform these needs into effective programs.

The remainder of this paper will focus on the kinds of opportunities or options available to the large number of older adults who are not ready to be declared "useless" at the point of reaching age sixty-five. Obviously, some older adults want to retire from active work whether paid or volunteered; others, however, wish to work as long as they can. Still others would like to go on working, but with greater flexibility in hours or days of activity. Some would like to continue in their present jobs; others would like a different job in the same agency or career area, or possibly a less demanding load. Still, others want to do something totally different such as a second career. Some want to continue to work on a full-time basis because they need the money; others feel that a part-time job would be enough to maintain an adequate standard of living. Some would love to do volunteer work in their communities (i.e., public schools, nursing homes, colleges and universities, museums and libraries, etc.). Others would prefer to do this kind of service work but would require compensation to help them meet expenses. Finally, it also should be pointed out that there are those older adults whose philosophy may be similar to one of the 1971 White House Conference on Aging participants who said, "I don't want to be taught how to play games or be re-trained for work. I just want a small place of my own where I can cook a light meal and brew a cup of tea and then be left alone."

In short, the remainder of this paper will provide an overview of possible options available to older adults to earn money, serve as volunteers, prepare for second careers, or simply remain active and useful in other ways.

PLEASE NOTE: As used in this review, the term "educational opportunities" in a broader context encompasses both volunteer and employment opportunities in addition to the inclusion of further teaching and learning opportunities in formal (public schools, colleges, technical institutes, etc.) and informal (museums, senior centers, industries, and unions) settings.

SURVEY OF EDUCATIONAL,VOLUNTEER AND EMPLOYMENT/SECOND CAREER OPPORTUNITIES FOR OLDER ADULTS

> *Old age is respectable so long as it asserts itself, maintains its rights, is subservient to no one, and retains its sway to the last breath.*
>
> *-Cicero*

EDUCATIONAL OPPORTUNITIES

A review of the literature reveals that past and present adult programs are diverse and related to recreation more than to education. They usually consist of informal non-credit, short-term classes (Jacobs et al., 1970). Evaluation of success is based on how much the older adults enjoyed the activity and how many of them attended.

Indeed, past trends have been to keep persons satisfied through handicrafts and social interactions. These certainly have their place in recreation and the use of leisure, but programs of a more educational nature may provide useful information and additional self-fulfillment for elderly persons. Peterson (1976) cited what he termed four basic dimensions of social change that have set the stage for advancements in education of the older adult. The first dimension he recognized is the demographic shift towards a

population with a high proportion of elderly persons. This is naturally followed by the fact that early retirement is becoming more prevalent, further increasing the number of older adults at leisure. A third dimension is advances in technological development which make it more important to upgrade all members of the work force, including the aged. Lastly, he noted that psychological research has brought about the realization that old people are still intelligent and very capable of learning.

These four facts create a sound case for education of older adults. Peterson (1976) further pointed out that, "If the task of education is broadly seen as that of creative adaptation, changing personal, social and cultural tasks, the educational system must refocus on the last half of life" (p. 169). No educator with any sense of service to society can overlook this challenge.

Educational opportunities are available for older adults if they are determined enough to seek them out. A variety of organizations and institutions -- senior centers, community colleges, museums, unions and libraries -- also offer educational opportunities for older adults or have encouraged them to participate in ongoing activities. Some 100 museums, for example, now make special efforts to reach older adults.

Despite the recent increase in such educational opportunities, older adults still are not participating in educational programs compared to the rest of the population. In 1975, those sixty-five and over represented only 2.8 percent of the participants in formal adult education activities. Those fifty-five to sixty-four represented 6.3 percent of the participants. Older persons do not make much use of the informal learning networks either. A 1975 survey found that only 22 percent of persons sixty-five and over had been in a library, 17 percent in a community center and 18 percent in a museum "within the last year" (Harris and Associates, 1975).

The planners of educational programs for the aged often find little success in simply developing various kinds of courses related to anticipated kaleidoscoping interests (Hiemstra, 1972). As Peterson (1971) pointed out, many older people feel that education has no relevance to their

lives; they only buy, with their time and dollars, what they feel they really need, and it's obvious they don't feel they need education" (p. 263). Thus, it seems very important that the interests and needs of older people be understood more clearly.

At the secondary school level, there also is a trend towards incorporating older persons into the educational setting. For example, in 1975, Bellingham (Washington) High School began a home economics project called "Companion to the Elderly" (Norman and Smith, 1975). Students took the school into the community by giving homemaking assistance to elderly persons. The unique aspect of this program was that the initial training of the students was done by several elderly persons in their own homes. This gave the students great insight into the problems elderly persons face in daily living and, in turn, it gave the elderly the companionship from the young that they so often needed, as well as help with their consumer and homemaking problems. This is providing educational opportunities in a reverse sense, but still it shows the trend toward reaching the aged through public education. A similar project, HAND (Helping Aged Needing Direction), allowed teenagers in New York City to teach exercises, crafts, and so on to elderly persons. An interesting example of assistance from public education in this program was the use of high school facilities to teach culinary skills to elderly men (Cobe, 1976).

Postsecondary Institutions and Older Adults

Experts in aging Birren and Woodruff (1973) have identified six major reasons for increased involvement of older adults in postsecondary education programs: the increase in life span, an increasing educational level among the aging population, the rapidity of social change, changes in career patterns, the expanding role of women, and changing attitudes toward education.

Some educators believe that education and training for older adults is not an essential requirement for the maintenance of society as it is for the young. Education of older persons has had low priority. There have been no national policies, no stated purpose, no adequate resources that would encourage education among the elderly.

As the make-up of our population shifts and older people are more numerous, institutions of higher education must move to welcome and adjust to older adults as students. If they do not, their halls may become half empty.

According to Subblefield (1977), the goals of postsecondary education for older adults are diverse and could include the following:

- Preparation for retirement
- Retraining for second and third careers
- Stimulation of interest in community services
- Promotion of positive self-concepts and elimination of discrimination on the basis of age and other negative stereotypes
- Encouraging creativity among older people who have leisure time

Postsecondary education for older adults could contribute measurably to more opportunities for older persons' participation in community affairs and an overall improvement in their quality of life.

A positive trend towards more intellectual education at college levels may be noted in the widespread movement to grant free tuition to people sixty-five and over at community colleges and public universities in many states. According to a survey by the Academy for Educational Development, one out of three colleges and universities now offers learning opportunities for older adults, and twenty-eight states have passed legislation permitting older students to enroll in regularly scheduled classes free or at reduced tuition rates (Florio, 1977). Half of the 2,225 colleges and universities that offer adult and continuing education activities make provisions for older students (National Center for Education Statistics, 1978).

Sheppard and Valla (1975) found from a survey of four year colleges, junior colleges, and community colleges that there were few programs related to education for or about the aged in three states (Tennessee, West Virginia, and Virginia). It appeared that, with few notable exceptions, it is the

community colleges who are conducting and planning programs on a wide-scale basis for older adults.

Unique Role of Postsecondary Education in Serving Older Adults

Although elementary, secondary, and vocational schools can fill the educational needs of many older adults, recent trends have shown that a large number of older persons would like to attend college, if given the opportunity to do so. Hundreds of retirement-age persons are doing just that. Why? Some are wishing to complete the degree they started years ago; others are seeking the second career training already mentioned. A retired electrical engineer entered Georgia Tech at age sixty-six to pursue a degree in industrial management. He was not an exception in looking forward to ten more years of employment (Wandres, 1975).

Many elderly persons wish to enter college for the sake of broadening their outlook and improving their standard of living. In a study conducted in the North Carolina community college system, 311 persons over age sixty gave as their reasons for attending college such things as "to contribute more to society," "to learn more things of interest," "to meet interesting people," and "to improve my social life." Vocational and monetary factors ranked further down the list of this group of older students. The students indicated that they were attracted to particular institutions by their convenient location and the special programs they offered (Daniel, 1977). Administrators should strongly consider these factors as the changing population decreases the young student body drastically.

What are older adults studying? The answer is: everything. Some of the more popular courses include accounting, appliance repair, automotive repair, cabinetry, drapery, dressmaking, gardening, handicrafts, photography, radio or TV repair, report writing, secretarial skills, stenography, typewriter repair, upholstery, woodworking, and foreign languages (Wandres, 1975). Some institutions have set up special programs that help elderly persons adjust to retirement. An example of this is the OPUS (Older Persons Using Skills) programs at Florida Junior College at Jacksonville.

Money management, health maintenance, and craft and hobby courses are being offered to older adults. Hundreds of other state institutions have arrangements to reduce or waive completely tuition costs for these older students. For example, these institutions include the University of Kentucky, San Diego State University, the University of Colorado, and Ball State University. In the state of Tennessee, any person over sixty can audit classes at any state-supported institution without charge. The "Gold Card" plan allows California older adults to attend community colleges free. Community colleges, as previously stated, appear to have taken the lead in educating older adults due to their convenient locations and grassroots connections.

An account given by an elderly Tucson lady of her experiences in returning to college indicated that it was a big adjustment but a wonderful experience for her (Ahern, 1977). She felt problems arose from poor communications between the generations and also because older students tried to prove themselves young rather than represent their own generation. This resulted in the minority groups of aged students being stereotyped as "difficult." This lady solved her problem by the following method:

> And whenever I was handed the line about "times have changed so how can you understand?" I merely smiled and said: "Have they ever! And am I enjoying living in them!" This reminds the young men and women that you, too, are living in the "70's" and not in the past. (p. 33)

She concludes that aged students can develop a sense of belonging on college campuses. "We fit in -- not as relics of the past, but as part of the active present and the anticipated future. It's a great feeling."

What else is higher education doing? A worthwhile note to add is that colleges and universities are aiding retired professors and staffs by allowing them to teach courses part-time, participate in research, review textbooks, and the like. This shows that even the best educated of the elderly must not be forgotten during the retirement years.

Contribution of Older Adults
to Solving Educational Problems

To make an assertion that older adults can help solve important educational problems requires factual support. In 1976, the Academy for Educational Development sent questionnaires to 11,500 schools, colleges, and other non-profit organizations with strong educational missions to find out the extent to which they were utilizing the skills and experiences of people sixty-five and older in educational roles, to identify the types of roles older people were playing, and to determine the effectiveness of older workers' performance in their educational roles.

During the summer of 1976, questionnaires were mailed to all public school districts serving 5,000 or more students, one-half of the colleges and universities in the United States, the Institutes of Lifetime Learning sponsored by the American Association of Retired Persons, all museums with listed educational directions, and all of the following: senior centers and clubs offering educational programs, public libraries, Jewish Community Centers and YM-YWHAs, YWCAs, YMCAs, and 4-H Clubs. Table 2 illustrates the percentage of older adults used in "educating" roles.

TABLE 2: Percentage of Institutions Using the Services of Older Adults In Education-Related Roles

Type of Institution	Percent
All Institutions	77.1
Public School Districts	74.2
Two Year College	75.0
Senior Colleges & Universities	78.8
Institutes of Lifetime Learning	100.0*
Museums	77.1
Senior Centers & Clubs	92.5*
Public Libraries	59.0
Jewish Community Centers & YM-YWHAs	73.3

TABLE 2 (cont'd)

Type of Institution	Percent
YWCAs	79.0
YMCAs	47.2
4-H Clubs	87.8

Source: Academy for Educational Development (1976) (Cited in Murphy and Florio, 1978).

*Both Institute of Lifetime Learning and Senior Center educational programs are run by, as well as for, senior adults.

In general the survey, based on the experiences of 3,145 responding formal and informal institutions, revealed that three out of four institutions utilized the services of older adults in "educating" roles. Table 2 shows that this percentage varied little among types of institutions. While the percentage of institutions deploying older adults is rather high, the number of actual older persons deployed at individual institutions is quite low (see Table 3).

In summary, the survey findings suggested the following:

1. Older adults are being utilized by both formal and non-formal educational institutions; however, the number of older adults per institution is consistently low.

2. The deployment of older persons varies widely from formal instititions (colleges, public schools, institutes of lifetime learning) to informal institutions (senior centers, museums, public libraries).

TABLE 3: Average Number of Older Adults In Educational Roles

Type of Institution Or Organization	Average No. of Adults Per Institution
School Districts	35*
Two Year Colleges	12
Senior Colleges & Universities	8
Institutes of Lifetime Learning	33
Museums	16
Senior Centers & Clubs	33
Public Libraries	7
Jewish Community Centers & YWHAs	30
YWCAs	15
YMCAs	9
4-H Clubs	21

Source: Academy for Educational Development (1976) (Cited in Murphy and Florio, 1978.)

*This figure represents the average per school district, not per school.

General Observations
on Educational Opportunities

Adult educational programs are rapidly multiplying in local public school systems over the nation. Kobasky (n.d.) pointed out a problem faced by many directors of adult education, namely, that they are understaffed, underbudgeted, and unable to actively solicit educational programs for the elderly.

Another problem is one of priorities. The school superintendent is an employee of a school board which is normally interested in the education of students from kindergarten through grade 12 or, in some instances, junior or community colleges within the public school system. The school board also is limited in the amount of money available to operate the system. Both the superintendent and the board are youth oriented; they are

primarily interested in educating those who are full-time students in the school system. Hence, priority is given to funding these programs (Jacobs, 1970).

Vocational-technical courses at both secondary and post-secondary levels in special areas and training in special activities are on the rise and will provide excellent educational opportunities in the future for older adults.

Special courses are being offered on a mounting scale in community colleges and universities for a modest fee or without charge. Several states, such as Ohio and Virginia, have passed Senior Citizens Higher Education Acts which make provisions for older persons to receive a tuition-free education. However, this usually means that there are "no paying" undergraduate or graduate students competing for the same classroom space.

Private schools, colleges and universities have funding problems similar to those encountered by public institutions of higher learning. Some have public spirited donors who give monies to support programs for adults and particularly older adults. However, these donors are exceedingly rare. Many foundations offer monies for certain kinds of instructional programs, but these classes are conducted primarily to train those people who wish to work with the elderly and not for the elderly themselves *per se*.

The federal government, through the Administration on Aging and the Higher Education Act of 1965 and subsequent amendments, unfortunately follows the same approach foundations do. Most of the money funded through both of these acts is for training personnel to work with the elderly or for the administration of programs for the elderly.

Other types of educational opportunities for the elderly are those offered by churches, industry, unions, and associations. These programs are usually closed or in-house types, that is, for members only. Usually the participant must be a member of the church, employed by the industry, a union member, or a trade association member before being allowed to participate in the educational activity. Also, most of the programs are self-serving. The church program normally has a religious connotation.

Unions or trade associations in the past have offered little in the way of educational opportunities for the elderly, although some unions have supported educational programs in their sponsored condominiums (Kobasky, n.d.).

Programs of Special Services

Two examples of nationally known programs for older persons are "Elderhostel" and "The Institute of Lifetime Learning." "Elderhostel" combines the best traditions of education and hosteling. Inspired by the youth hostels and folk schools of Europe, but guided by the needs of older citizens for intellectual stimulation and physical adventure, "Elderhostel" is for older adults on the move -- not just in terms of travel but in the sense of reaching out to new experiences. It is based on the belief that retirement does not mean withdrawal, that one's later years are an opportunity to enjoy new experiences.

"Elderhostel" is a network of over 2,300 colleges and universities in thirty-eight states which offer special low-cost, one-week summer residential academic programs for older adults. It is open to people over sixty. Most programs begin Sunday evening and end Saturday morning and are limited to thirty to forty older persons. The experience provides an informal and human atmosphere where the individual is important and making new friends comes easy.

A wide range of liberal arts and science courses that explore all aspects of the human experience is offered. At each campus, hostelers may take up to three credits per week. These non-credit courses are taught by regular faculty members of the college. There are no exams, no grades, and no required homework, although professors are pleased to make suggestions for outside reading and studying. In general, the courses do not presuppose previous knowledge of the subject. Lack of formal education is not a barrier. Four years of experience with over 15,000 hostelers has shown that some of the most enthusiastic Elderhostelers were not able, for economic or family reasons, to complete their formal education. College professors delight in discovering that sixty or seventy years of life experience create open, understanding, teachable people.

The "Institute of Lifetime Learning" is a national program offered by the National Retired Teachers Association (NRTA) and the American Association of Retired Persons (AARP). There are numerous local chapters of both around the country. The Institute is located in Washington, D.C. Until recently, it offered courses in languages, current events, government, philosophy, art, literary appreciation, and a variety of skills in which members desire to gain competence. Also, for those who sought their own pace of study, the NRTA sponsored a Home Study Institute, offering courses on subjects of interest which older adults could complete on a leisurely schedule in their own homes. Now, however, the Institute functions primarily as a national center on aging to further educational opportunities.

Barriers to Educational Opportunities for Older Persons

Older persons are confronted with some formidable barriers as they seek out educational opportunities. These barriers include inadequate transportation, lack of money, poor health, and the scheduling of programs during the evening (Lifelong Learning Project, 1978). Perhaps the most formidable barrier is the one cited by forty-five percent of those sixty-five and over who were surveyed by the National Council on the Aging. Quite simply, they were "not interested" (Harris, 1975).

In summary, educational opportunities for the elderly exist. However, they exist primarily only for those who are willing to seek out and find them. Fortunately, this situation is changing fast as older adults become more organized.

VOLUNTEER OPPORTUNITIES FOR OLDER ADULTS

There are many efforts being made across the country to recruit and utilize the abilities of older Americans in educational settings. The results have been almost unbelievable. Some of these programs are modeled after the well-known ACTION programs, the federal volunteer agency that administers such programs as the foster grandparents program,

Retired Senior Volunteer Program, SCORE, and the Senior Companion Program. Most of these programs are designed to encourage more effective use of older people's abilities, to encourage their active involvement in the community, and to provide educational or career opportunities (Tenenbaum, 1979; AoA Fact Sheet, 1977; Moody and Sheppard, 1978; Bull and Payne, 1978).

Almost by definition, most volunteer programs do not pay any salaries, although a few, such as the Peace Corps, VISTA, and the International Executive Service Corps, do pay expenses and a readjustment allowance. However, the Foster Grandparents Program and the Senior Companions Program are for low-income volunteers and do pay a small salary. Sample volunteer programs include the following:

- *Foster Grandparents Program*

  Almost 16,000 low-income people over the age of sixty are volunteers in this fifteen-year-old federal program that marries the needs of older adults to earn some money in a useful way with the needs of handicapped children for love and attention. Most of the foster grandparents work in institutions where they provide companionship and guidance to children with emotional, physical, and/or mental handicaps. Recently, however, the program has been expanded in some areas to work with children in their own homes. Foster grandparents work twenty hours a week and are paid $1.60 an hour. They are reimbursed for transportation and receive a meal each day that they work. ACTION, the federal agency that administers the Foster Grandparents Program, has regional offices in Boston, New York, Philadelphia, Atlanta, Chicago, Dallas, Kansas City, San Francisco, and Seattle.

- *Senior Companion Program*

  This program, patterned after the Foster Grandparents Program, provides opportunities for low-income men and women age sixty and older to serve adults with special needs, especially the elderly in their own homes, in nursing homes, or in other

institutions. It was authorized by the Older Americans Comprehensive Services Amendments of 1973 as a complement to other community programs and is intended to help fill critical gaps in the provision of services to persons receiving nursing care as well as to those with mental disabilities. There are fewer than 3,000 Senior Companions who serve 6,000 elderly people. Pay and benefits are the same as for the Foster Grandparents Program.

- *Retired Senior Volunteer Program (RSVP)*

All of the volunteers in this, the largest of the programs under ACTION, are retired or semi-retired persons sixty and older. At present, there are more than 235,000 volunteers serving in almost 700 programs. The range of services is as wide as the needs, but two directives to local stations make this program particularly meaningful for the older volunteer who wants more than the satisfaction of doing good. The assignment must be "directed to the interest, skills, needs,and physical limitations of the volunteer" and they must "be in the company of other people or other RSVP volunteers when possible." In other words, one should find an RSVP assignment both interesting and sociable. Volunteers may be reimbursed, upon request, for transportation to and from their assignment, meals,and other out-of-pocket expenses associated with their service.

- *ACTION Cooperative Volunteers*

This ACTION program is for people of all ages who wish to contribute one year of service to local projects which help communities tackle problems of poverty and the environment. They serve in public and private non-profit agencies involved in elementary and secondary education, adult basic education, community and public health, probation,and economic development. The sponsoring agency reimburses ACTION for the direct cost of training and supporting the volunteer. ACTION, in turn, administers the funds to provide a monthly

living allowance, medical insurance, $75 a month for necessary incidentals, and $50 a month set aside as a readjustment allowance to be paid upon completion of the service.

- *Service Corps of Retired Executives (SCORE)*

  SCORE is a volunteer program which links retired businessmen and women with management expertise with the owners or managers of small businesses and community organizations in need of management counseling. Today, there are 6,000 SCORE volunteers working out of nearly 300 chapters in all fifty states and Puerto Rico (Tenenbaum, 1979). SCORE is a local organization and can be found listed under the Small Business Administration of the U.S. Government.

- *Senior Intern Program*

  Under a relatively new but growing congressional Senior Intern Program, older peole active in elderly affairs in their own communities spend a week or two in May in the Washington offices of their senators and congresspersons. In 1978, more than 150 people took part; seventy House and Senate offices acted as sponsors. The program is designed to familiarize Washington with the views of those at home who are knowledgeable in the field. The interns spend about half of their time working for their representatives or senators in their offices; the pay helps defray the cost of the trip. Congresspersons select their own interns, often from established organizations in their districts. With a program as small as this one, there are a great many more applicants than can be accepted.

There have been a number of volunteer programs in educational settings which were modeled after some of the ACTION programs previously discussed. The following were some examples:

1. A city-wide program in Portland, Oregon where older adults are employed in a wide range of agencies including the state employment service and university medical school, the county welfare department, and several private social welfare agencies.

2. A Southwest Virginia program where older adults are brought together with 4-H'ers in an attempt to bridge the generation gap. The primary purpose of the effort was to identify older Americans with knowledge and talents related to creative and performing arts, recruit these talented older Americans and 4-H volunteers and bring them together with the 4-H members interested in learning about these subjects.

3. A Dade County, Florida, high school program in which elderly persons worked as teacher aides in industrial arts classes and worked with students on a one-to-one basis.

4. A vocational-technical education program entitled Project ASSERT (Activity to Support the Strengthening of Education through Retired Technicians). Project ASSERT is designed to mobilize journeymen and other retirees from the trades, crafts, semiskilled and technical occupations as support personnel to strengthen occupational, technical, and career education and training programs in postsecondary institutions (Project ASSERT, 1978).

Although brief, these examples offer clues on properly utilizing the skills and experiences of older adults.

What can volunteers do? Almost anything! A survey conducted by the Academy for Educational Development showed that out of six two-year colleges polled, each had an average of twelve older Americans in educational roles (Murphy and Florio, 1978). The roles these people played varied. Twenty-seven percent of older adults served in the role of resource person/special lecturer, thirty-two percent as teachers, three percent as tutors, four percent as educational advisory committee members, ten percent as administrators of an education program, three percent as researchers, seven percent as curriculum consultants, and six percent were classified in the "other" or "undefined" category. Although the data do not separate or identify volunteers from paid employees, nonetheless, this analysis of the percentages of older people in educational roles gives some indication of the multitude of activities volunteers can and are doing.

Many older Americans are availing themselves of opportunities to provide volunteer services. They are highly valued as volunteers because they bring with them a lifetime of experiences. Additionally, they bring with them a high degree of talent, dedication and interest. They are anxious to accept roles which will give increased meaning to their lives and will provide support to the educational delivery process.

Principles in Planning Programs

There are several important principles to consider when planning to use the talents and experiences of older adults as volunteers. The following are the major ones:

1. Older adults have a wide variety of skills and knowledge which can be invaluable to young people in the strengthening of vocational-technical education programs.

2. Older adults are willing to share their knowledge and talents if the "right" approach is used. Several factors become quickly evident. Older Americans generally do not regard their abilities and knowledge as important or interesting. They are usually reluctant to think of giving speeches or demonstrations. They want to know very specifically what is expected of them. They are also reluctant to make long-term commitments. Many are willing to work only with small groups. They usually have to be cultivated by technicians to establish a relationship and confidence before they will serve as volunteers.

   Program Implications. When volunteers are recruited, it is important to identify particular talents which are needed, develop clearly defined expectations for volunteers, then recruit for these specific tasks. The organizational structure for utilizing older Americans as volunteers needs to be designed to "fit" each situation and may be different from any we have used before. Some new structures might also work with more traditional projects and other volunteers.

3. Programming for older adult volunteers requires time and continuous planning but will pay dividends. The only real difference in working with older adults than with other volunteers is that they may require more time initially to develop their confidence and a little more follow-up.

   Program Implications. If a volunteer program is to be successful, it should be given high priority and sufficient time to make the concept work.

4. With proper organization and preparation, older American volunteers can and will make things happen without the educational agent being present. The presence of the educational agent or technician frequently makes the older volunteers very self-conscious. The professionals, because of their education, experience, and perhaps somewhat different way of doing things, actually represent a threat to many of the older American volunteers.

   Program Implications. There is a need to provide the structure, the materials, and the support; then let things happen.

5. Successful voluntary service increases a person's self-esteem. One of the major benefits cited by professionals working with older American volunteers is their increased feeling of being needed and of having knowledge and talents which are of value to others.

   Program Implications. Professionals responsible for volunteer programs must structure volunteer efforts to assure success. If this conclusion is true, then the opposite would be equally true. Unsuccessful voluntary service would tend to decrease a person's self-esteem. In the case of older Americans, this would serve to reinforce feelings of doubt and inadequacy which may already hold.

6. Older adult volunteers more readily accept something they know. Many older people will not agree to serve as volunteers if asked by just anyone. Technicians or professionals nearly their age,

time residents of the community in which they worked, usually are more successful. Often, several visits are necessary to convince older adults that they have interesting talents and the ability to contribute to educational programs for young people.

Program Implications. Volunteers from the community could serve effectively as recruiters of other volunteers. Here again, we would have to identify talents needed and develop expectations before asking a volunteer to recruit others. We also should help them to recognize several contacts which may sometimes be necessary before a volunteer is obtained.

None of these principles is surprising; none of them is new. They do, however, point to a resource we are using only sparingly in educational programs. What could be more satisfying than helping older Americans develop their self-esteem and confidence as they help to strengthen educational programming at the same time?

EMPLOYMENT/SECOND CAREER OPPORTUNITIES FOR OLDER ADULTS

One of the major problems facing many older adults is the need for satisfactory second careers (Sheppard, 1976; Entine, 1972; Kelleher, 1973; and Sheppard, 1971a). In many cases, the employment need is an outgrowth of the need for income. In others, it may be a need for validation of worth, for physical and intellectual stimuli, for a feeling of accomplishment, or perhaps to fulfill even other needs. Older Americans, in increasing numbers, are looking for and finding work in their communities. No longer content to sit at home, many are taking full-time or part-time jobs or volunteering their services to worthy causes (AoA Fact Sheet, 1977).

For economic and psychological reasons, almost one-third of the people who retire return to the job market. Social Security officials reported that not only are more retired people than ever going back to work, but that their overall income from working equals that of their income from Social Security. Today, half a million "retired" workers earn more than $3,000 a year, which, until recently, was the limit before Social Security payments were reduced (Tenenbaum, 1979).

There is a growing realization that life after forty-five is not static but can involve personal growth and fulfillment through relationships, new social roles,and different careers (Boren et al., 1979).

Regardless of the reason behind the need for employment, a great deal of attitude changing among potential employers and employees must happen (Harris, 1975). Employers must be convinced that the over forty worker is our greatest asset and should take a new look at how his or her functional abilities may be utilized. Weed's (1975) point of view is that as long as they are employed, men and women over forty are our best producers. They are more reliable, they have less absenteeism, fewer accidents and, in most cases, are more conscientious and loyal. Weed has indicated that once the over forty worker loses his or her job, in the minds of hiring officials, he or she becomes less productive, more accident prone, less available for training and less reliable.

Potential employers must be convinced that age does not have to count and that there is a market for the capabilities, experiences, and reliability of older adults. Potential employees must be convinced that they are salespersons with a product to sell -- themselves. No salesperson can ever sell a product he or she believes is not saleable. For this reason, the older persons in need of employment must believe in themselves. A change in attitude and a willingness to go about the search in a systematic way can mean that the individual will find a second career that is economically, socially, and mentally satisfying.

Employment Problems

Employment is a serious problem facing older people. Changing technology and labor market demands may leave many of them vocationally obsolete. Many older workers, automated out of their jobs, are hard pressed to find other work. Today's expanding job opportunities are in specialities for which they are not trained, and industry is reluctant to retrain them because of the limited number of years that they will be available for work.

While it is extremely difficult for the older adult to find employment, it is also true that many do not wish to re-enter the competitive field of work. Whether or not they want to work, the vast majority want to remain useful to the community as long as possible. Public Law 90-202, passed in 1968, makes it illegal to discriminate in hiring against citizens between the ages of forty and sixty-five; however, many people over sixty-five are also interested in full-time or part-time employment. The Age Discrimination and Employment Act (ADEA) was designed to prohibit arbitrary age discrimination especially against older adults seeking employment.

On January 1, 1979, the age at which an employee may be forced to retire was raised from sixty-five to seventy years of age. The new law is an amendment to the Age Discrimination in Employment Act. It now prohibits employment discrimination against individuals between the ages of forty and seventy. It does not require persons to work until they are seventy, nor does it change the age eligibility for collecting Social Security or other retirement benefits.

The law affects most people in private employment and most state and local government employees. There are certain exceptions: the law does not apply to employees of a firm with twenty or fewer workers; it does not affect tenured college professors unless they are covered by a state law (this exemption will exrire in 1982); and certain executives may be retired if their retirement benefits total $27,000 a year (Tenenbaum, 1979).

The new law also banishes mandatory retirement at any age for most federal employees. Exemptions exclude law enforcement officers, CIA officials, air-traffic controllers, and fire fighters.

Employment Potential of Older Adults

Collectively, the leading studies and professional writings (Donahue, 1949; Employment of Older Workers, 1965; Sheppard, 1971; Webber, 1971; Winter, 1975) on various aspects of the effects of aging support the conclusion that chronological age alone is a poor indication of work ability. Health, mental and physical capacities, work attitudes, and job

performance are individual traits at any age. Indeed, measures of traits in different age groups usually show many older workers to be superior to the average of the younger group and many of the younger ones inferior to the average of the older group.

Unfortunately for our purposes here, much of the research defines the older worker group broadly as all those aged forty-five and over. Thus, data based on the forty-five and over group can actually conceal vital distinctions.

Another cautionary note is in order. A number of researchers warn that most standard tests of capacity and characteristics penalize older workers whose experience, judgment, and dependability might in practice compensate for any slower reactions and educational deficiencies that at times cause them to do poorly on tests. Furthermore, their young competitors are more accustomed to taking tests than they are. Thus, research based on such tests tends to demonstrate the unfavorable aspects of aging more frequently and more conclusively than the improvements that occur with age.

On the basis of extensive research, Griew (1965) reported on certain job features that are likely to become problems for older workers.

- Inadequate lighting as a source of glare
- Design features causing prolonged stooping, bending, or stretching
- Close visual or intense auditory activity
- Speed of work not under operator's own control (pacing)
- Continuous heavy work, especially in a hot environment
- Too few breaks

Unquestionably, many employers are concerned that older workers cannot or do not want to work a full day, or that they suffer from some handicap. In short, they are "unemployable." Gartner (1969) noted that far more jobs

are "unpeopleable" than people are unemployable. Certainly, many cannot and should not work, but there are a great many activities, especially in the human service area, that can be structured and re-structured to permit older people to work at them meaningfully.

What If Jobs Were Available? Who Among Older Adults Would Be Interested?

Would substantial numbers of older adults really take advantage of increased work options if opportunities were available? Perhaps, as discussed in the Report of the National Committee on Careers for Older Americans (1979), the answer to whether older adults would really respond to work opportunities depends on whether meaningful work options are absent or limited for elderly persons.

The Harris survey (1975) offered some interesting clues on the work interests of Americans sixty-five and over. The survey showed that of the 21 million Americans aged sixty-five and older (at that time):

- 2.8 million of those sixty-five years of age and older were working;
- 4 million people sixty-five years and older (three out of ten of this age group) who were not working said that they wanted to work;
- 4.5 million people sixty-five years and older were working as volunteers; and
- Another 2.1 million people sixty-five years and older who were not working said that they were interested in volunteer service.

A more recent Harris study (1979) found:

- 51 percent of the employees surveyed want to continue working in some capacity rather than retiring;
- 48 percent in the age group fifty to sixty-four wish to continue working after age sixty-five;

- 46 percent of those already retired would prefer to be working; and
- 53 percent of those retired wish they had never quit.

While all these figures offer some insights into older adults' interest in continued employment, probably the telling survey response was revealed in Harris' 1975 survey which, as previously mentioned, showed that 4 million people (or 31 percent) aged sixty-five and over would like jobs. When the desire to work is related to income, more persons in the lower income range wish to work than those with higher incomes, as cited by Meier (1976):

	TOTAL	Under $3,000	$3,000- $6,999	$7,000- $14,000	$15,000 and over
Age 65 and over:					
% desiring to work	31	43	31	20	3

The same survey revealed that more aged blacks than whites wanted to work (40 percent to 30 percent), but the proportion was almost the same for both blacks and whites with incomes under $3,000 (43 percent to 42 percent).

Somewhat surprisingly, the survey further showed that the desire to work varied hardly at all in the age groups 65-69, 70-74 and seventy-five and over. For both whites and blacks in each age category, there were only slight variations from the proportions for the age sixty-five and over group as a whole. There was only a slight sex variation in the sixty-five and over group--33 percent of the men compared to 30 percent of the women wished to work.

Like income, however, education made a difference in the desire to work. Fewer of the college graduates (20 percent) wished to work compared to those with some high school or less (35 percent) or the high school graduates (27 percent). Income and education appear to be correlated.

In the younger retired or unemployed group of 55-64, a larger proportion (45 percent) wished to work. Differences by sex, education and income can be seen in the following tabulation cited by Meier (1976):

	Male	Female	Under $7,000	$7,000-$14,999	$15,000 & Over
Ages 55-64: Percent Desiring to Work	50	40	63	39	34

Some High School/Less	High School Graduate Some College	College Grad
50	46	28

Those who would like to work were then questioned: What is keeping you from working? The reasons and results for younger and older retired or unemployed groups are given in Table 4. To put it another way: What specific barriers may prevent the older worker from securing satisfactory employment? These barriers, as revealed in the survey, are shown in Table 4.

TABLE 4: Reasons for Not Working, by Age and Sex
Percentage Distribution*

REASONS	55-64 MALE	55-64 FEMALE	65 & Over MALE	65 & Over FEMALE
Poor health	85	49	58	55
Too old	6	1	25	31
Lack of transportation	-	5	2	2
Other interests (e.g., housework, gardening, travel)				

TABLE 4 (cont'd)

REASONS	55-64 MALE	55-64 FEMALE	65 & Over MALE	65 & Over FEMALE
No work available, lack of opportunity	9	26	18	11
Receiving Social Security/pensions -- would lose benefits, pay too much taxes	-	4	5	3
All other answers	-	14	10	9
Don't know	-	-	**	**

Source: Meier (1976)

*Multiple responses were permitted
**Less than 0.5 percent

Poor health is cited most often as the reason for not working by both men and women in each age group, particularly the younger men. This finding concerning the younger men is similar to the finding of other studies. A Social Security Administration survey of the population aged sixty and over found that nonworkers aged 60-64 were much more likely to cite ill health as the major barrier to employment and much less likely to view themselves as retired (Thompson, 1974).

In the Harris survey (1975), 72 percent of the Blacks (both men and women) over age sixty-five cited health as the major reason keeping them from working compared to 54 percent for whites.

It is interesting to note that far more of the younger women (ages fifty-five to sixty-four) reported lack of job opportunity as the reason keeping them from working than the men; far fewer women than men cited poor health as the reason. (See Table 4.) Only 1 percent of the younger women considered themselves to be too old to work compared to 8 percent of the younger men.

Educational programs (vocational education, CETA, manpower, etc.) must recognize and understand how to cope with these barriers in order to deliver maximum employment/second career opportunities for older adults.

Selected Employment/Second Career Opportunities for Older Adults

U.S. Department of Labor Programs. Government-sponsored work and training opportunities are available under the new Comprehensive Employment and Training Act of 1973 (CETA). The act, administered by the U.S. Department of Labor, provides the economically disadvantaged, the underemployed, and the unemployed at all ages with the help they need to compete for, secure, and hold challenging, meaningful jobs.

Of special interest to the elderly is the portion of the act which authorized manpower programs for older workers and other special target groups such as American Indians, migrants, and others who are particularly handicapped in obtaining employment.

The special older worker projects, formerly financed under Operation Mainstream, are now being funded under Title III of CETA. In addition, the projects have been expanded with funds from Title V of the Older Americans Act Amendments of 1978. In all of these projects, enrollees, who must be low-income persons age fifty-five and over, take part-time jobs provided by local public or private non-profit agencies. They are paid at least the prevailing minimum wage in their areas and, depending on the type of job, the pay may be higher.

Other opportunities under CETA, Older Workers Provisions in the 1978 Amendments to the Act, included:

- *Title II. Comprehensive Employment and Training Services* (Part B. Section 215. Services for Older Workers). Specifically authorizes prime sponsors to assist older workers to overcome various barriers to employment including:

obsolete skills, physical changes related to aging, employer reluctance to hire older persons, financial barriers, and lack of appropriate job opportunities. The Prime sponsor's plan for serving older workers must provide for the coordination of these services with those authorized under the Older Americans Act of 1965.

- *Title III. Special Federal Responsibilities* (Part A. Special National Programs and Activities. Section 301(F). Special Programs and Activities). Continues the existing eligibility requirements for older workers who participate in the Title X Program of the Public Works and Economic Development Act of 1965 (these jobs have been funded under Section 304 of the Comprehensive Employment and Training Act), Section 308. Projects for Middle-Aged and Older Workers provides that the Secretary of Labor will set aside 5 percent of the available funds under Title III to establish training and employment programs and policies for older workers.

- *Title III. Special Federal Responsibilities* (Part B. Research, Training and Evaluation. Section 311(A). Research). The Secretary of Labor will undertake a number of research projects designed to eliminate artifical barriers to employment. As part of this study, the Secretary will compile data on opportunities and services for older persons who desire to enter or re-enter the labor force and efforts to ease the transition from work to retirement.

The reference to CETA brings to focus that efforts in education for aging during the 1940s and 50s appeared to be concentrated upon vocational activities to provide for more enjoyable use of leisure time in retirement. However, there has been a recent shift toward occupational education for older adults. For example, Oakland Community College, Michigan, through its project SERVE (Stimulate, Educate, Reassess, Volunteer and Employ), offered counseling and placement for its senior citizens in need of additional income (Adams, 1972). The project

also included a volunteer placement bureau to assist the community in utilizing the talents of older adults, and short courses in vocational subjects tailored to the needs of the elderly.

Older Americans Program. The goals of the Older Americans Program (OAP) of the American Association of Community and Junior Colleges are being furthered by the OAP Consortium of Community, Junior, and Technical Colleges interested in serving the learning and career needs of the older adult. The Consortium acts as a clearinghouse to exchange information and ideas, to develop policy statements, and to establish linkages with labor/management, government, and other national organizations. The major emphasis is on expanding paid and volunteer employment for older adults, and those promoting this goal are invited to join in the effort.

Project Hire. Project HIRE is a program that helps people fifty-five years of age and older find rewarding and dignified full or part-time paid jobs at no cost to the applicant or employer. It is implemented by the Division of Community Services at Middlesex Community College in Bedford, Massachusetts, and has been in operation since October, 1978. The project is supported by the Minutemen Home Care Corporation of Lexington, Massachusetts.

Functioning through local intake centers where job applicants can register and receive career counseling, Project HIRE staff seek employers who will provide a variety of positions for professional, technical, and non-skilled older adult workers in the Greater Middlesex area. The primary goal of the program is to serve as an advocate for creating a broad range of opportunities for older people to enhance their lives and increase their income. It has become a part of the network of agencies such as local councils on aging, veterans associations, CETA, and the State Department of Elder Affairs. Since its inception, over 1100 employers have been contacted, more than 300 job referrals have been made, and an encouraging percentage of applicants have been put to work.

In addition to serving an advocacy role and providing job development opportunities, an important goal of Project HIRE is to educate local employers to the worth of the older adult worker and the flexibility they can offer.

Green Thumb. Sponsored by the National Farmers Union, this program is for rural areas, small cities, and towns. Applicants are required to have rural or farming background and pass a physical examination. Currently, Green Thumb, Inc. employs 13,000 people in forty states. Workers are employed part-time in conservation, beautification, and community improvement projects in rural areas; they also may be assigned to work in existing community service agencies or to provide special outreach services in aiding the aged, handicapped, and shut-ins.

Green Thumb conducts on-the-job training programs for workers age 45 and older from rural areas under contract with the Labor Department's Manpower Administration. Workers learn to improve their skills while working on the job under trained supervision.

Green Thumb and State Employment Service offices are prime sponsors of recruitment. On-the-job trainees are selected by the employer, who is partially reimbursed weekly for each person accepted.

Forest Service Senior Community Service Employment Program. The U.S. Forest Service employs 2500 people in work on national forest lands in thirty-nine states and Puerto Rico. Participants work an average of twenty-four hours a week in conservation and improvement of the forest resources. Like Green Thumb, the program is for people in rural areas.

American Association of Retired Persons Senior Community Service Employment Program. The aim of this project is to provide on-the-job training to low-income people with the goal of having them eventually find employment in unsubsidized work. About 8000 people are employed in this project in ninety sites. Most are placed in environmental programs -- noise control, water, quality, etc. -- and with public service agencies.

Senior Community Service Project. Conducted by the National Council on Aging, this program offers part-time work in a variety of community services in twenty-six rural areas. Aides work in Social Security and State Employment Service offices, public housing, libraries, hospitals, schools, and in food and nutrition programs of the Administration on Aging and the U.S. Department of Agriculture. They also help to provide escort services, homemaker and home

repair services, and outreach services for information and referral centers.

Where to Find a Job

The job market for older people is anything but wide open, particularly for those who want work that utilizes their skills and experience (Tenenbaum, 1979; Sheppard, 1976; Albee, 1970). The following is a recommended list of job sources for older people (AoA Fact Sheet, 1977):

- *Local State Employment Service Office.* This is perhaps the best single source of information about employment opportunities in most communities. These offices exist to serve everyone, without cost or obligation. Their specialists can provide employment information and counseling and refer applicants to full or part-time openings for which they are qualified, or for training if necessary. Offices without actual listings of job openings under the State Civil Service System can refer applicants to the proper state office from which to obtain information.

- *Professional or Trade Associations.* Listings available at local libraries.

- *Labor Union Employment Services.*

- *Church, YMCA, and YWCA Vocational Services.*

- *Forty-Plus Clubs* for executives in major cities. See telephone directories for address and number.

- *Non-profit Volunteer Employment Agencies* for older workers in some cities. Check to see if there is one in your area.

- *Private Temporary Employment Agencies.* Some deal primarily with older workers. See the yellow pages in telephone directories.

Many older persons have reported that going to a regular employment agency, whether state or private, can be a traumatic as well as futile experience. One's chances are better, especially in the field of part-time work, at one of the local or state agencies specifically for older workers in the local community. If you cannot identify any agency specifically for older people, call on the local Area Agency on Aging. Check the telephone directory under U.S. Government. If you need further information, contact the State Office on Aging.

Summary

In summary, although many older adults need help, most people who are sixty-five and over have an aversion to welfare as such and want to work. Most older persons find their pensions and/or Social Security benefits rapidly eroded by inflation and need some supplemental income. Similarly, many need to be sought out, assisted, and counseled back into active involvement in their own lives and that of their community.

Without a doubt, the increasing number of opportunities available to older adults is due, in part, to recent legislation enacted on behalf of the elderly and, in part, to a rising awareness that people sixty-five and over constitute a valuable human resource.

IN RETROSPECT

The steady increase in the number of older persons in an increasingly complex society is a particularly significant development for educators. In less dynamic societies, perhaps the increase would not present such opportunity.

Changes in the demographic profile of America are occurring as parallel changes are being implemented in education, work, and leisure. The changes are not unrelated. Rather, they appear to be interacting. Furthermore, each of the areas of change referred to above contains implications for the continued learning of the older adult and for the

educator. No longer can the individual (student or educator) realistically perceive "education" as a formal, institutionalized, structured set of experiences designed for the pre-employment life period. More and more evidence is proving that educational provision must be extended to parallel the extension of life.

CONCLUSIONS

Although older persons are increasing both in number and as a proportion of the total American population, they are not taking advantage of educational opportunities compared to the rest of the population. Some of the major barriers older adults face include inadequate transportation, lack of money, poor health, program scheduling, and the attitude that learning is for the young and the intellectual.

Available educational, employment, and volunteer opportunities can help older adults cope with changing physiological and psychological needs, find personal satisfaction, and continue their usefulness to the community. Different emphases and methods of delivery can be used to reach older persons: mass media, correspondence courses, community outreach, educational brokering, and counseling. All have been used effectively. Through legislative changes, federal and state coordination, the development of new services, and greater public awareness of the needs of older adults, education opportunities are a reality. However, formal and informal efforts must continue to be intensified. It is in the national interest that educational resources be developed and augmented to the end that lifelong learning opportunities for all citizens, regardless of previous education or training, be widely available to promote our nation's continued vitality.

In summary, education is a basic right for all persons of all age groups. It is continous and, hence, one of the ways of enabling older adults to have a full and meaningful life. Further, it is a means of helping them develop their potential as a resource for the betterment of society. Older Americans for too long have been the most forgotten group in America as far as educational

opportunities are concerned. This must no longer be the case -- not now, not ever again.

The writer hopes that this paper will contribute to a greater awareness on the part of all educators regarding the enormous opportunities and challenges in serving older Americans.

RECOMMENDATIONS

The following recommendations are based on a review of most of the materials included in the references and from the writer's past and present experiences.

I. In recognition that education of and for older persons has had low priority by the federal government, and given the increasing numbers and improved health of the older population, it is recommended that a federal strategy for increased educational opportunities be developed and directed toward the following goals:

   A. A Division of Education on Aging should be established within the Office of Education to initiate supportive educational services for older people. This would seem to be a necessary step in any expansion of educational opportunities for older persons on a national scale.

   B. Coordination of education and aging networks at the state, area, and local levels. This network should include State Departments of Education, State Offices on Aging, Area Agencies on Aging, public welfare offices which administer Social Security, voluntary organizations, postsecondary institutions (including technical institutes, community and junior colleges), business, industry and unions.

   C. More education components need to be incorporated into federal legislation affecting older people.

In summary, public policy should encourage and promote opportunities for older people to contribute to the educational enterprise. Because of the recent trend toward lifelong learning and the efforts of the Administration on Aging; U.S. Department of Health, Education, and Welfare; and a small but growing number of colleges, businesses, and service organizations who are creating special education programs for older persons, the following recommendation is offered:

II. That educational institutions, businesses, and service organizations expand their efforts to include courses, sections of courses, seminars, workshops, and other such opportunities created specifically to meet the needs of older adults without charge or at a reduced rate.

In recognition that one of the major hurdles impeding the expansion of programs for older adults is the lack of formal training for program directors, teachers, counselors, and other staff persons, an immediate next step would be:

III. More inservice training on aging, the process of aging, learning characteristics of the elderly, and problems unique to their welfare should be provided for educators through university workshops and institutes.

Based upon the essential beginning point that educators (teachers, program planners, curriculum specialists, teacher educators, evaluators, and administrators) learn more about the process of aging, the needs of older people, and their immense contributions to the American society, it is recommended:

IV. Be knowledgeable about educational opportunities for older Americans in the local community and state. One can get vital facts about many of the educational opportunities from city or county boards of education and state departments of education. There is an Agency on Aging in each state plus more than 550 sub-state areas to plan, as well as coordinate, services to help carry out the objectives of aging programs. The state agency makes available information about educational opportunities offered by state aging organizations, senior centers, schools and colleges.

V. Become knowledgeable about employment and volunteer programs that have been developed specifically to aid the older worker. For example:

- Title III, Section 309 of the 1978 CETA Amendments
- Local senior employment programs which may operate as a component of the League of Older Americans, Inc. or an area Agency on Aging
- Professional or trade association programs
- Forty-Plus Clubs which now have offices in major cities
- Labor union(s) employment services
- Foster Grandparents Program, the Service Corps of Retired Executives (SCORE), Senior Companionship Program, and the Retired Senior Volunteer Program (RSVP)

VI. Utilize the experience and expertise of older persons to work with young adults and youth. Many older people are in a position which makes it possible for them to serve as volunteers. They need the psychological compensation that comes from such work. Yet often they are ignored because it is said, "they are too old."

VII. Work to increase opportunities for older persons to assume "second careers." Factors such as changing technology and changes in skill requirements which force a second career on an individual can no longer be overlooked. Neither can increased longevity and the potential for extended working years.

In recognition of the need for a repository of research data and descriptive information on educational opportunities for older people, it is recommended that:

VIII. Efforts be initiated to foster the collection, evaluation, dissemination, and utilization of all available information about programs (educational, volunteer, and employment) that are successfully using the experiences, talents, and skills of older adults so

that there is greater encouragement and guidance in creating similar programs.

The manner in which society behaves with its old people unequivocally reveals the truth...of its principles and its ends.

- Simone de Beauvoir

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